

Information to identify the case:			
Debtor 1:	Joseph F. Francesconi		Social Security number or ITIN: xxx-xx-6553
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: _____
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 7/22/24
Case number:	24-21753-GLT		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Joseph F. Francesconi	
2. All other names used in the last 8 years		
3. Address	332 Lincoln Dr. Pittsburgh, PA 15241	
4. Debtor's attorney Name and address	Stanley A. Kirshenbaum P.O. Box 8150 Pittsburgh, PA 15217	Contact phone 412-261-5107 Email: SAK@SAKLAW.COM
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteedpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m. Contact phone 412-644-2700 Date: 8/6/24

For more information, see page 2

In re:
Joseph F. Francesconi
Debtor

Case No. 24-21753-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 06, 2024

User: auto
Form ID: 309iPGH

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2024:

Recip ID	Recipient Name and Address
db	+ Joseph F. Francesconi, 332 Lincoln Dr., Pittsburgh, PA 15241-1904
aty	+ Brent J. Lemon, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15821692	CHASE CARD SRVC/MARRIOTT BONVOY, PO BOX 19850-5299, WILMINGTON, DE 19850-5299
15823567	U.S. Department of Housing and Urban Development, 12th Floor 801 Market Street, Philadelphia, PA 19107
15821700	+ WELTMAN WEINBERG & REIS CO LPA, TWO ALLEGHENY CTR NOVA TWR, STE 1302, PITTSBURGH, PA 15212-5411

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: SAK@SAKLAW.COM	Aug 07 2024 00:07:00	Stanley A. Kirshenbaum, P.O. Box 8150, Pittsburgh, PA 15217
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Aug 07 2024 00:08:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Aug 07 2024 03:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 07 2024 00:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 07 2024 03:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 07 2024 00:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Aug 07 2024 00:08:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
cr	+ EDI: AISACG.COM	Aug 07 2024 03:59:00	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: bkfilings@zwickerpc.com	Aug 07 2024 00:08:00	American Express National Bank, c/o Zwicker & Asso, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
15821688	+ EDI: GMACFS.COM	Aug 07 2024 03:59:00	ALLY FINANCIAL, PO BOX 380901, BLOOMINGTON, MN 55438-0901
15821689	Email/PDF: bncnotices@becket-lee.com	Aug 07 2024 00:09:09	AMERICAN EXPRESS, PO BOX 981535, EL PASO, TX 79998-1535
15821690	Email/PDF: bncnotices@becket-lee.com	Aug 07 2024 00:09:40	AMERICAN EXPRESS NATIONAL BANK, PO

District/off: 0315-2

User: auto

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Date Rcvd: Aug 06, 2024

Form ID: 309iPGH

Total Noticed: 27

15821691	+ EDI: CAPITALONE.COM	Aug 07 2024 03:59:00	BOX 981535, EL PASO, TX 79998-1535 CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
15839429	EDI: CAPITALONE.COM	Aug 07 2024 03:59:00	Capital One N.A., by AIS InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083
15821695	EDI: DISCOVER	Aug 07 2024 03:59:00	DISCOVER, PO BOX 30943, SALT LAKE CITY, UT 84130
15839975	EDI: DISCOVER	Aug 07 2024 03:59:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
15821696	Email/Text: collecadminbankruptcy@fnni.com	Aug 07 2024 00:08:00	FIRST NATIONAL BANK OF OMAHA, PO BOX 3128, OMAHA, NE 68103
15821693	EDI: JPMORGANCHASE	Aug 07 2024 03:59:00	CHASE CARD/AMAZON, PO BOX 15369, WILMINGTON, DE 19850
15821694	EDI: JPMORGANCHASE	Aug 07 2024 03:59:00	CHASE CARD/SOUTHWEST, PO BOX 15369, WILMINGTON, DE 19850
15821697	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 07 2024 00:09:37	LVNV FUNDING LLC, RESURGENT CAPITAL SERVICES, PO BOX 10587, GREENVILLE, SC 29603-0587
15821698	+ Email/Text: nsm_bk_notices@mrcooper.com	Aug 07 2024 00:08:00	MR COOPER, LAKE VISTA 4, 800 STATE HIGHWAY 121 BYPASS, LEWISVILLE, TX 75067-4180
15821699	EDI: SYNC	Aug 07 2024 03:59:00	SYNCHRONY BANK/LOWES, ATTN BANKRUPTCY SERVICES, PO BOX 965060, ORLANDO, FL 32896-5060
15823854	^ MEBN	Aug 07 2024 00:01:41	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
15821701	+ Email/Text: bkfilings@zwickerpc.com	Aug 07 2024 00:08:00	ZWICKER & ASSOC PC, 3220 TILLMAN DR STE 215, BENSALEM, PA 19020-2028

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2024

Signature: /s/Gustava Winters

District/off: 0315-2

User: auto

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Date Rcvd: Aug 06, 2024

Form ID: 309iPGH

Total Noticed: 27

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor NATIONSTAR MORTGAGE LLC blemon@kmlawgroup.com lemondropper75@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stanley A. Kirshenbaum	on behalf of Debtor Joseph F. Francesconi SAK@SAKLAW.COM

TOTAL: 4